

***Ind-e-App:
Marion County's Electronic Application & Eligibility Determination System***

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Summary/History

Health and Hospital Corporation of Marion County (HHC) is one of the long-standing and key providers of health care to low-income and uninsured residents in Marion County, Indiana. Funded with local property tax dollars, HHC operates the local health department and public hospital system. In this way, HHC offers the indigent residents of Marion County a wide range of health care services.

To address concerns about how, when and where indigent patients were receiving health care, HHC launched an innovative program designed to provide high quality, seamless health care to the low-income and uninsured residents of Marion County. Established in 1997, Health Advantage is a managed-care program for the indigent, modeled after the Indiana Medicaid program. Health Advantage goals include improving the overall quality of health care in Marion County, effectively coordinating and managing patient care, strengthening doctor/patient relationships, decreasing inappropriate emergency room use and producing reliable data to guide future decision-making.

All Marion County residents that fall at or below 200% of the federal poverty level and do not qualify for any other assistance programs are eligible for Health Advantage. There are presently 40,000+ members receiving services at more than twenty provider sites within Marion County. Provider sites include the local public hospital and its affiliated community health clinics, two private hospitals, several Federally Qualified Health Centers and an assortment of independent faith-based and community clinics that seek to effectively serve the indigent.

As the economy began to decline in 2001 and people found themselves unemployed and without health care coverage, the volume of Health Advantage applications increased drastically. The paper-driven application process in place at that time was tremendously labor-intensive and unwieldy; applications and verification documents were lost in transit, writing was illegible and errors were made in transcription. Standard application processing time from interview to adjudication was one month, a very long wait for patients with immediate needs. Health Advantage was simply unable to keep up with the ever-increasing volume of paper applications. Furthermore, financial counselors were regularly putting the same information onto multiple applications for different programs such as Health Advantage and Medicaid. This was a pointless duplication of effort that slowed the process down even more.

Based upon mutual frustration with the process across the Health Advantage provider network, research began in June of 2001 into the development or purchase of an Electronic Application Processing (EAP) System to assist financial counselors with enrolling patients into a variety of entitlement programs, including both Health Advantage and Medicaid. It was projected that optimizing encounters fully by completing several entitlement program applications simultaneously would streamline financial counselor workflow management, increase appropriate program membership, increase patients' access to care and, ultimately, improve the health status of the indigent population of Marion County.

Following an extensive requirements development and selection process involving a highly representative group of stakeholders from across the Health Advantage network, development of the EAP System began in April of 2002. Stakeholders participated throughout the process as members of the steering committee and advisor team for the newly dubbed **Ind-e-App**. Health Advantage financial counselor supervisors and HHC representatives worked extensively on system design and preliminary testing with Deloitte Consulting from April through October. Official user acceptance testing and *Ind-e-App* “train-the-trainer” sessions occurred in October of 2002 involving financial counselors representing the entire Advantage provider population. The *Ind-e-App* system officially went live on November 15, 2002.

Ind-e-App is a browser-based system that assists with entitlement program application generation, eligibility determination, on-line provider selection, verification document management, workflow management, disposition tracking and report generation. The demonstrated benefits of the system include improved customer service, increased application accuracy, increased financial counselor accountability, an expedited application and enrollment process for Health Advantage, prompt receipt of Medicaid reimbursements and access to reliable data regarding the indigent population of Marion County.

100% utilization across the Health Advantage network of providers and a completely paperless Health Advantage application process were achieved in January of 2003. The entire *Ind-e-App* process from conception to implementation was completed in less than a year – on time and well within budget. Such success speaks highly of both Deloitte Consulting and the committed team of organizations and individuals involved from across Marion County.

Benefits

Efficient Customer Service: Patients are now able to sit down with a financial counselor, offer all necessary application information at one time in either English or Spanish, and walk away with: 1) a list of required verification documents and 2) a solid sense of what programs they may be eligible for. Beyond sending in any required verifications, the patient is finished with the entire process at that time. In this way, *Ind-e-App* provides indigent patients with “one stop entitlement program shopping” and eliminates the need for patients to travel to multiple locations to apply for different programs. Furthermore, *Ind-e-App* has expedited the entire Health Advantage application processing time significantly, which translates into faster notification of benefits for patients.

Increased Accuracy: *Ind-e-App* has multiple built-in checks that force financial counselors to input patient information correctly. Additionally, issues around illegible handwriting and inaccurate transcription have been eliminated with the move away from paper applications. Increased accuracy means that applications no longer have to be returned to financial counselors for corrections and mistakes leading to incorrect dispositions have been minimized.

Increased Accountability: The *Ind-e-App* system’s workflow management component has succeeded in rendering financial counselors and Health Advantage review team members accountable for their workload. Financial counselor supervisors can access individual counselor ‘dashboards’ and effectively evaluate productivity regarding specific applications. Supervisors also have the capacity to run reports on single counselors to review productivity over a given amount of time. Once Health Advantage applications are submitted, the Health Advantage administrator assigns them to appropriate review team members for final review and disposition determination. The administrator is able to monitor review team activity much like supervisors are enabled to review counselor productivity.

Expedited Process: Not only is the actual application completion process expedited due to the fact that multiple applications are generated using the same inputted information, but the turn-around time for Health Advantage dispositions has been decreased drastically with the elimination of paper applications. *Ind-e-App* is responsible for cutting turn-around time down from

one month to twenty-four hours. Furthermore, expedited Medicaid application completion time has resulted in quicker reimbursement from Medicaid for services rendered. In general, indigent patients do not see a financial counselor to apply for Medicaid until the day they walk into a hospital or clinic for services. Fast enrollment into the program therefore translates into fast reimbursement. *Ind-e-App* is poised to submit Medicaid applications to State electronically. When this transition occurs, the time from application to enrollment will decrease even further.

Reliable Data: *Ind-e-App* collects and manages detailed patient demographics that have proven valuable in assessing the indigent population of Marion County in its entirety. Such data enables Health and Hospital Corporation the opportunity to implement policy change that appropriately addresses the needs of the population.

Technological Importance

Ind-e-App, is an innovative browser-based system that assists with entitlement program application generation, eligibility determination, verification document management, workflow management, disposition tracking and report generation. The system collects, stores and manages application information for a variety of health and social service entitlement programs. In addition to assisting with inputting application information, *Ind-e-App* provides financial counselors with a 'workflow dashboard' that notifies them of new assignments and helps them to manage applications in progress. Financial Counselor Supervisors have the capacity to monitor counselor activity in the system and generate reports as necessary. Utilizing inputted information, *Ind-e-App* determines final eligibility for Health Advantage and preliminary eligibility for all other programs. Applications for Medicaid/Hoosier Healthwise, Medicaid/Disability, Temporary Assistance for Needy Families (TANF), Food Stamps and Medicare/Qualified Medical Beneficiary/Supplemental Limited Medical Beneficiary can be printed off in their entirety and sent to their respective programs for final eligibility determination. *Ind-e-App* also generates referrals when appropriate for the Breast and Cervical Cancer Program (BCCP) and Women, Infants and Children (WIC). *Ind-e-App's* elegant document management component allows for verification documents to be faxed into the system and electronically attached to the appropriate applications. Once a Health Advantage disposition is reached, the system prints off a notification letter to be sent to the applying patient and a copy of the patient data is pushed into an HHC system that maintains membership information. *Ind-e-App* retains the data also so that it can be pulled up and utilized again for renewal applications in future years. Other interesting features of the system include the capacity for electronic signatures, an English/Spanish toggle, broadcast messaging to all users from the system administrator and the capacity to select a primary care physician from a list of all current Advantage providers.

Originality

The jumping-off point for *Ind-e-App* development was the Health-e-App system, an Internet application developed by Deloitte Consulting under the auspices of the California HealthCare Foundation. Although based upon an existing product, *Ind-e-App* is a highly innovative system in that it was designed to be utilized countywide by disparate entities with varying levels of technical sophistication. Furthermore, the rules engine required to generate multiple program applications from the one "universal" on-line application is remarkably sophisticated. Also, the scope of *Ind-e-App* is unprecedented in that it addresses not only application generation and eligibility determination, but also workflow management.

Success

The first success of the *Ind-e-App* system was its capacity to bring together a large group of highly diverse stakeholders from across Marion County. Avid participation in system design, development, testing and training far exceeded expectations. An unexpected benefit of this process was the strengthening of important collaborative relationships among indigent care providers on a large scale. Furthermore, 100% utilization across the Health Advantage network

of providers in less than one year from project conception represents a moving example of how one community can pull together to work effectively and efficiently toward a common goal.

Health Advantage membership has increased significantly since implementation. This suggests that the benefits of the system are being fully realized and that indigent patients are being appropriately directed into the programs that they are qualified for and that effectively address their unique needs. The over-arching goal of the *Ind-e-App* system is to improve the health status of the indigent population and it is this accomplishment that will measure ultimate success.

Difficulties

Cost: Health and Hospital Corporation is a non-profit organization funded primarily by local property tax dollars. For this reason, funding is an ongoing struggle. Although *Ind-e-App* development and implementation was carried out well within the budget allocated, isolating funds proved to be a struggle. In the end, significant funds were drawn down from federal grants (HCAP) to complete the project and Health and Hospital Corporation shouldered the balance of the cost.

State Integration: Working in collaboration with an entity as large as the State of Indiana also proved to be difficult. Although Health and Hospital Corporation's goals line up well with the expressed goals of the State regarding indigent care, ongoing negotiations have been trying for all concerned. *Ind-e-App* is presently capable of submitting electronic Medicaid applications, complete with signature and verification documents, to the State. The State's eligibility determination technology, however, is not yet prepared to receive applications in this manner. Integrating *Ind-e-App* with the State system to broaden the functionality of both is a goal that HHC and the State have been working towards for some time, but the realization of this goal still lies somewhere on the horizon.

Diverse User Group: Lastly, although the collaboration of so many disparate groups leading to the implementation of *Ind-e-App* has been truly impressive, the varying levels of technological sophistication among these groups has been a significant barrier. *Ind-e-App* had to be designed in such a way that financial counselors from free clinics housed in church basements could use the system just as effectively as financial counselors affiliated with highly sophisticated hospitals. This hurdle, however, has been successfully cleared and the browser-based system is a go on all fronts.